

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KAREN L. SAPP

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-21258 JAD

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/01/2016 and confirmed on 6/14/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		129,190.34
Less Refunds to Debtor	2,487.75	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>126,702.59</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,780.00	
Trustee Fee	6,181.64	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>10,961.64</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE BUNGAL	0.00	30,945.00	0.00	30,945.00
	Acct: 5086				
	CHASE(*)	0.00	39,554.68	0.00	39,554.68
	Acct: 0693				
	CHASE(*)	24,190.00	24,190.00	0.00	24,190.00
	Acct: 0693				
	US BANK TRUST NA - TRUSTEE BUNGAL	19,704.91	19,704.91	0.00	19,704.91
	Acct: 5086				
	COUNTY OF ALLEGHENY (RE TAX)*	0.00	0.00	0.00	0.00
	Acct:				
	COUNTY OF ALLEGHENY (RE TAX)*	135.14	135.14	0.00	135.14
	Acct: M314				
	COUNTY OF ALLEGHENY (RE TAX)*	197.16	197.16	78.87	276.03
	Acct: M314				
	PITTSBURGH WATER & SEWER AUTHOR	28.70	28.70	23.94	52.64
	Acct: 1G40				
	PITTSBURGH WATER & SEWER AUTHOR	0.00	0.00	0.00	0.00
	Acct: 1G40				
					114,858.40

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KAREN L. SAPP	0.00	0.00	0.00	0.00
	Acct:				
	KAREN L. SAPP	1,150.00	1,150.00	0.00	0.00
	Acct:				
	KAREN L. SAPP	1,337.75	1,337.75	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	1,380.00	1,380.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX9/20				

\*\*\*NONE\*\*\*

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	DUQUESNE LIGHT COMPANY*	539.96	539.96	0.00	539.96
	Acct: 2375				
	CREDIT PROTECTION ASSOC++	0.00	0.00	0.00	0.00
	Acct: 3190				
	PROFESSIONAL ACCOUNT MANAGEMEN	0.00	0.00	0.00	0.00
	Acct: 1555				
	PROFESSIONAL ACCOUNT MANAGEMEN	0.00	0.00	0.00	0.00
	Acct: 1349				
	STUART LIPPMAN ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 0295				
	STUART LIPPMAN ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 0255				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	86.52	86.52	0.00	86.52
	Acct: 8381				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	86.52	86.52	0.00	86.52
	Acct: 2744				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	86.52	86.52	0.00	86.52
	Acct: 9210				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	83.03	83.03	0.00	83.03
	Acct: 9054				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	KMIL LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BSI FINANCIAL SERVICES INC**	0.00	0.00	0.00	0.00
	Acct:				
	SHAPIRO & DENARDO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PARKER MCCAY PA	0.00	0.00	0.00	0.00
	Acct:				
	PITTSBURGH PARKING COURT	0.00	0.00	0.00	0.00
	Acct:				
					882.55
<b>TOTAL PAID TO CREDITORS</b>					
					115,740.95
<b>TOTAL CLAIMED</b>					
PRIORITY	0.00				
SECURED	44,255.91				
UNSECURED	882.55				

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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No Respondents.

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Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:  
Karen L. Sapp  
Debtor

Case No. 16-21258-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: jfur

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Date Rcvd: Jun 30, 2021

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2021:**

Recip ID	Recipient Name and Address
db	+ Karen L. Sapp, 123 Broaderest Drive, Pittsburgh, PA 15235-1018
intp	+ BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14219443	Allegheny County Real Estate, c/o John Weinstein - County Treasure, PO Box 643385, Pittsburgh, PA 15264-3385
14219445	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Road, Dallas, TX 75240
14231888	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14264818	Federal National Mortgage Association, c/o Seterus, Inc., PO Box 2008, Grand Rapids, MI 49501-2008
14206905	+ PNC Bank National Association, 3415 Vision Drive, Columbus, OH 43219-6009
14219446	+ Peoples Natural Gas, P.O. Box 26784, Richmond, VA 23261-6784
14219447	+ Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
14231887	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14219449	+ Professional Account Management, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920
14219451	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97076-4121
14219453	Stuart-Lippman & Associates, Inc., Stuart-Lippman & Associates, Inc., 5447 E 5th Street, Suite 110, Tucson, AZ 85711-2345
14650882	US Bank Trust N.A, as Trustee, c/o BSI Financial Services, 1525 Greenway Dr., Ste. 400, Irving, TX 75038

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14284962	+ Email/Text: kburkley@berNSTeinlaw.com	Jun 30 2021 23:45:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14219444	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 30 2021 23:43:48	Chase, P.O. Box 469030, Denver, CO 80246
14220624	Email/Text: bnc-quantum@quantum3group.com	Jun 30 2021 23:44:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		PNC Bank, NA
cr		Pittsburgh Water & Sewer Authority
cr		Seterus, Inc. as the authorized subservicer for Fe
cr		US Bank Trust N.A, as Trustee of Bungalow Series F
14219452		Standard Insurance Company

District/off: 0315-2

Date Recd: Jun 30, 2021

User: jfur

Form ID: pdf900

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Total Noticed: 18

14219448 \*+ Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640  
14219450 \*+ Professional Account Management, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920  
14219454 \* Stuart-Lippman & Associates, Inc., Stuart-Lippman & Associates, Inc., 5447 E 5th Street, Suite 110, Tucson, AZ 85711-2345

TOTAL: 8 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC Bank NA agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor PNC Bank NA bnicholas@kmllawgroup.com
Brian E. Caine	on behalf of Creditor US Bank Trust N.A as Trustee of Bungalow Series F Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor PNC Bank NA pabk@logs.com, klittle@logs.com;logsecf@logs.com
Lauren M. Lamb	on behalf of Debtor Karen L. Sapp julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Matthew Christian Waldt	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
Ronda J. Winnecour	cmevf@chapter13trusteeidpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 13